Remarks

The present response is filed with a Request for Continued Examination (RCE), and is to the Office Action mailed in the above-referenced case on April 7, 2003, made final. Claims 1-12 are pending for examination. Claims 1-6 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite. Claims 1-12 are rejected under 35 U.S.C. 103(a) as being unpatentable over Nazem et al. (U.S. 5,983,227), hereinafter Nazem, in view of Nehab (U.S. 6,029,182), hereinafter Nehab, Gershman et al. (U.S. 6,356,905 B1), hereinafter Gershman, and Brunsting et al. (U.S. 6,505,164 B1), hereinafter Brunsting.

Regarding the Examiner's 112 rejection of claims 1-6, the Examiner stated that there is insufficient antecedent basis for "the subscriber" in the limitation "maintaining personal financial accounts for the subscriber". In response, applicant herein amends claim 1 to correct the objectionable language. Applicant amends the language of claim 1 to replace "the subscriber" with "a subscribing user".

Regarding the Examiner's merit rejections of applicant's claims, applicant has carefully studied the prior art references cited and applied by the Examiner, and the Examiner's rejections and statements in the instant Office Action. In response, applicant herein amends the independent claims to more particularly point out and distinctly claim the subject matter of applicant's invention regarded as patentable, and to distinguish unarguably over the references as cited and applied by the Examiner.

Regarding claim 1, the Examiner stated that Nazem in view of Nehab teaches applicant's Internet Portal comprising substantially the limitations of applicant's claim, with the exception that Nehab does not explicitly disclose personal information is financial information which is maintained at secure servers. The Examiner applies Gershman for teaching this deficiency, stating that

Gershman teaches a portal server utilizing intelligent software agents and third-party services to respond to customer needs, such as personal news and entertainment, personal shopping, personal finance, personal life insurance, paying bills, etc. (col. 34, lines 60-63; col. 35 lines 15-20, lines 61-65; col. 57, lines 5-15, 29-33).

The Examiner admits, however, the Gershman does not explicitly disclose a secure server, but that Gershman's teaching of obtaining personal finance and bill payment information online implies the use of secure servers and user authentication. The Examiner further states that Brunsting teaches obtaining financial account information through the Internet, and a login process for security purposes (Fig. 1B, box 106, col. 5, lines 45-49; col. 6, lines 49-62; col. 9, lines 5-11).

In response to the Examiner's above rejections and statements, applicant herein amends the language of claim 1 to specifically recite wherein the summary software agent automatically logs in to the secure servers on behalf of, and transparent to the subscribing user according to data stored for the subscribing user at the Portal. Claim 7 is applicant's method claim in accordance with claim 1. Applicant herein accordingly amends the language of claim 7 similarly to claim 1 to recite wherein automatic secure logins for retrieving the information from the secure Web sites are performed on behalf of, and transparent to the subscribing user according to data stored for the subscribing user at a Portal. Claims 6 and 12 are accordingly herein canceled. Applicant reproduces claim 1 as currently amended below.

Applicant's claim 1 as amended now recites:

1. (Currently Amended) An Internet Portal, comprising:

an Internet-connected server; and

a portal software executing on the server, including a summary software agent;

wherein the Portal maintains a list of Internet destinations at secure servers maintaining personal financial accounts for a subscribing user, and the summary software agent automatically logs in to the secure servers on behalf of, and transparent to the subscribing user, according to data stored for the subscribing user at the Portal, retrieves financial information personal to the subscribing user, stores the retrieved financial information at the portal, according to pre-programmed criteria, and summarizes the retrieved information for delivery to the subscribing user.

Regarding claim 6 the Examiner stated that the combined references teach the limitations of claim 1, and that Nehab teaches that autologins are performed for the subscriber at each Internet site according to data stored for the subscriber at the portal (col. 9,lines 4-16). Applicant respectfully disagrees.

Nehab discloses in the referenced portion that the "flattening" rules, at the least, include structural information about the user's selection, necessary password information, browser commands, and the like, and can also include a pointer or a reference to site profile 20 and the appropriate information therein. General (non-user specific) information is used by site driver 36 to maintain site profile 20, and in this manner, address information and passwords common to multiple users can be maintained in site profile 20. Applicant argues that the passwords are not associated with the individual subscribing user, and the specific portion clearly does not teach automatically logging in to the secure servers on behalf of, and transparent to the subscribing user according to data stored for the subscribing user at the Portal, as is recited in applicant's claim 1 as amended.

Nehab teaches a system for generating a custom formatted hypertext document, which allows a user to access data from a hypermedia document on the

basis of the structure of the document. There is clearly no specific teaching or suggestion of automatically logging in to a secure Web site on behalf of, and transparent to the user, for retrieving secure financial personal data, as is taught in applicant's invention, and recited in applicant's claims as amended. Nehab discloses, with reference to Fig. 7 (col. 11, line 54 to col. 12, line 4), that, in the case that news data exists in local storage, the news data is retrieved (step S703) and the flow proceeds to step (S801) of Fig. 8. If, on the other hand, no stored news data exists, Web printer 17 invokes Web reader 34 (S704) with an address for the first Web site to be visited, and upon being invoked, Web reader 34 the next to Web server 35 (S705) providing Internet access, and Web printer 17 and provides Web reader 34 with an address for the first Web site to be visited based on information retrieved from the personal news profile 19. The connection is then made to the desired Web site (S706), and Web reader may then subsequently traverse the Web according to the retrieved information (S707).

Applicant argues, however, that simply connecting to a URL, as is taught in step (S706) of Nehab clearly cannot read on automatically and transparently logging into a secure Web server as taught in applicant's invention. Referring now to applicant's specification, a service known to the inventor provides a WEB service that allows a user to store all of his password-protected pages in one location such that browsing and garnering information from them is much simplified. A feature of the above service allows a user to program certain tasks into the system such that requested tasks are executed by an agent (software) based on user instruction. The service stores user password and login information and uses the information to login to the user's sites, thus enabling the user to navigate without having to manually input login or password codes to gain access to the links. The service uses a server to present a user-personalized application that may be displayed as an interactive home page that contains all of his listed sites (hyperlinks) for easy navigation. The application lists the user's URL's in the

form of hyperlinks such that a user may click on a hyperlink and navigate to the page wherein login, if required, is automatic, and transparent to the user.

The application described above also includes a software agent that may be programmed to perform scheduled tasks for the user including returning specific summaries and updates about user-account pages. A search function is provided and adapted to cooperate with the software agent to search user-entered URL's for specific content if such pages are cached somewhere in their presentable form such as at the portal server, or on the client's machine. Applicant's present invention teaches a method and apparatus that can independently navigate to user-supplied or known URL's, login with the appropriate password information at each URL (if required), and return requested summary information to a user in the form of a human and machine-readable HTML document.

Nehab teaches navigating from one URL to another for the purpose of data retrieval, and stores Web site address information, commands and format information, and also stores process steps to connect to a Web site and issue commands within the connected Web site, but their clearly is no teaching or suggestion of automatically logging into a secure Web site, using stored user name and password information, which is required for logging into a secured Web site storing secured personal financial data, as in applicant's invention. Because Nehab teaches retrieving data from various Web sites for purpose of formatting articles into a personalized newspaper for the user, and the data retrieved is certainly not secured, and is widely available on the Internet, there is no motivation in Nehab for providing such an automatic and secure login function on behalf of the subscribing user.

The Examiner stated in the instant Office Action that, while teaching the summarization of retrieved information for delivery to the subscriber, Nazem does not explicitly teach maintaining a list of Internet destinations at secure servers

maintaining personal financial accounts for subscribers, accessing the Internet destinations, retrieving financial information personal to the subscribing user, storing the retrieved financial information at the portal and summarizing the retrieved information for delivery to the subscriber. The Examiner relies on Nehab for teaching the deficiencies in Nazem, stating that it would have been obvious to combine the teachings. The Examiner admits, however, that Nehab does not explicitly disclose personal information is financial information, which is maintained at secure servers.

The Examiner relies on Gershman for teaching a portal server utilizing intelligent software agents and third-party services to respond to customer needs, such as personal news and entertainment, etc., and including personal finance. The Examiner further states that, although Gershman does not explicitly disclose a secure server, as is recited in applicant's claims, Gershman's teaching of obtaining personal finance and bill payment information online implies the use of secure servers and user authentication. The Examiner further states that Brunsting teaches obtaining financial account information through the Internet, via a login process for security purposes.

Applicant argues, however, that their clearly is no teaching or suggestion in the combined references of automatically and transparently logging into secured Web servers for retrieving secured personal financial data, as taught in applicant's invention. Brunsting teaches a login process, as illustrated in Fig. 1B, but the login process is clearly of a manual nature, invoked by a user, and not independently by a software agent acting on behalf of the requesting user. With reference to step 102 of Fig. 1B, Brunsting (col. 5, lines 45-49) teaches that, for the URL for the account information Web site which is manually entered (step 102) into the address line of a standard Internet browser application, the Web page associated with the URL is retrieved, and the Web pages is then transmitted to the Internet browser application executing on the client machine. Once the page is

received by the Internet browser application a login screen is displayed (step 104) at a client machine, which allows the user to attempt to gain access to certain account information residing on the account information machine, by manually entering (step 106) a vendor identifier and a password. Thereafter, the user requests the login (step 108), and the login request is then transmitted by the Internet browser application to the account server machine. Col. 6, lines 49-62 of Brunsting simply discloses an access verification processing which receives a vendor identifier (user-entered) and a password from the Internet browser application on the client machine and retrieving a stored password associated with the vendor identifier, and storing a log entry to a log file, which resides on the server machine and includes log entries that includes various information that may be used for diagnostic or security evaluations. There is clearly no teaching or suggestion, however, of automatically logging into a secured Web site on behalf of the user, transparently to the user, as is taught in applicant's invention and recited in applicant's claims as amended. Col. 9, lines 5-11 teaches that the user requested data is verified to ensure that it is associated with the vendor identifier, but they are still is no teaching or suggestion of the automatic and transparent login capability of applicant's invention.

In view of applicant's above arguments provided, applicant believes that it has been demonstrated above that the prior art references fail to teach or suggest all of applicant's limitations as recited in applicant's independent claims 1 and 7 as amended above, and the claims are therefore clearly and unarguably patentable over the combined prior art. Claims 2-5 and 7-11 are then patentable on their own merits, or at least as depended from a patentable claim.

As all of the claims as amended are patentable to applicant over the art of record, applicant respectfully requests reconsideration and that the case be passed quickly to issue. If any fees are due beyond fees paid with this amendment, authorization is made to deduct those fees from deposit account 50-0534. If any

time extension is needed beyond any extension requested with this amendment, such extension is hereby requested.

Respectfully submitted,

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by _____

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